



恒生銀行
HANG SENG BANK



VISA INFINITE

Hang Seng Visa Infinite Card Benefits Directory

Content

1. Important Points to Remember	Page 1
2. Customer Privileges	
- Personal Concierge	Page 2
- Priority Pass Airport VIP Lounges Service	Page 3
- Free Travel Insurance	Page 4
- Visa Infinite Card Worldwide Prestigious Privileges	Page 4
- Hang Seng Credit Card Rewards Programme	Page 5
- Online Shopping Security	Page 7
- Greater Financial Flexibility	Page 7
- Octopus Automatic Add-Value Service	Page 8
3. Convenient Payment Methods	Page 9
4. Questions & Answers	Page 10
5. Visa Infinite Card Global Customer Service Toll-free Contacts	Page 11
6. Contact Us	Page 11
7. Appendix	Page 12

To borrow or not to borrow? Borrow only if you can repay!

1. Important Points to Remember

Sign Immediately

Please sign on the signature panel at the back of the Hang Seng Visa Infinite Card ("Visa Infinite Card") with a ball pen immediately, if the name embossed on the Visa Infinite Card is correct.

Keep Your Visa Infinite Card and PIN to Yourself

Think of your Visa Infinite Card as cash, and keep it safely. You should:

- memorise your Personal Identification Number ("PIN") and destroy your PIN advice at once
- keep your Visa Infinite Card and your PIN separately
- under no circumstances reveal the PIN to anyone
- not allow anyone else to use the Visa Infinite Card and/or your PIN
- not write down your PIN on the Visa Infinite Card or on anything usually kept with the Visa Infinite Card, or write down or record your PIN without disguising it
- check your Visa Infinite Card periodically to ensure it is always in your possession
- change your PIN through ATMs from time to time. The use of your Hong Kong Identity Card number, passport number, date of birth, telephone number or other easily accessible personal information as your PIN is not recommended
- refer to the security advice provided by Hang Seng Bank Limited ("Hang Seng") from time to time

Please note that mobile phones are possible causes of credit card magnetic stripe malfunction. Kindly avoid placing them together.

Attention: If your Visa Infinite Card and/or your PIN is lost or stolen or misused, you are liable to Hang Seng for all unauthorised Visa Infinite Card transactions and Banking transactions up to HKD500 before Hang Seng is actually notified of such event. This limit is not applicable to loss directly related to unauthorised cash advances. Subject to applicable laws and regulations, you shall be liable for all unauthorised cash advances effected with the use of the Visa Infinite Card and/or any PIN before Hang Seng actually receives the loss, theft or misuse report. Further, you are liable for all unauthorised transactions if you have acted fraudulently or with gross negligence or have failed to inform Hang Seng as soon as reasonably practicable upon notice or suspicion of any loss, theft or unauthorised disclosure of your Visa Infinite Card and/or PIN or failed to follow the safeguards set out above.

Lost Card/PIN Report

Upon notice or suspicion that Visa Infinite Card/PIN is lost, stolen or misused, report it as soon as reasonably practicable through the 24-hour Hang Seng Visa Infinite Card Customer Service Hotline on (852) 2998 8228 (press "4" and "2" after selecting language). To ensure immediate handling and maximum protection, please do not report your card loss by fax.

You should not use the PINs for accessing other services (for example, connection to the Internet or accessing other websites), moreover, you should refer to the security advice provided by Hang Seng from time to time.

We are at your service at all times

You can use your Card ATM PIN to reset your Phone Service PIN at any Hang Seng ATM in Hong Kong (Select "Other services" > "Reset Phone Banking PIN" on the main menu). Call our dedicated **24-hour Hang Seng Visa Infinite Card Customer Service Hotline on (852) 2998 8228** (press "8" after selecting language) for any enquiries about your Visa Infinite Card.

2. Customer Privileges

Personal Concierge

Just one phone call is all it takes to put you in touch with our dedicated team of Concierges, who will provide you with round-the-clock Lifestyle Concierge and Emergency Assistance.

- Lifestyle Concierge Service

In town and around the world, our Lifestyle Concierge Service can help you with a range of requests, including:

- Dining recommendations and reservations
- Trip planning
- Access to sold out shows and exclusive invitation-only events
- Bouquet and gift deliveries
- Arrangements for business conferences, messenger, courier and translation services

- Emergency Assistance Service

For any emergency you have at home or abroad, our dedicated team always stands ready to provide you with:

- Travel Assistance
 - Inoculation and Visa information
 - Lost luggage/passport assistance
 - Emergency service for travel, interpretation, embassy and document delivery
- Automobile Assistance
 - Emergency roadside repair and towing
 - Arrangement of rental transportation
- Home Assistance
 - Locksmith, plumber, electrician, air-conditioner engineer assistance
 - Home cleaning, pest control, general repair assistance
 - Home nursing care and pet sitting

- Pre-departure Preparation Assistance
 - Arrangement of accommodation
 - Pre-departure information including referral to health check organisations for visa application purposes, travel arrangements and baggage delivery
- Arrival Assistance at Destination Country
 - Immigration fast-track and airport pick-up services
 - Car rental and message transmission services
- Daily Living Assistance
 - Information on necessities such as local doctors referral or driving license application

Simply call our exclusive 24-hour Hang Seng Visa Infinite Card Customer Service Hotline on (852) 2998 8228 (press "9" after selecting language, and press "5" after the call transfer) and we will do the rest.

Note: The Personal Concierge Service is provided by Visa Concierge service provider(s) ("Vendor"). All products, services, and information related to the Personal Concierge Service are directly sold and supplied to customers by the Vendor (including but not limited to its participating merchants, service providers, and authorised agents) who is solely responsible for all related obligations and liabilities.

Priority Pass Airport VIP Lounges Service

Our Priority Pass provides you with complimentary access to hundreds of leading airport VIP lounges worldwide, regardless of which airline or which class you are flying. Within the lounges, you will have more space to breathe, and be able to enjoy complimentary refreshments, snacks, email and internet facilities. For the latest information on the locations of airport VIP lounges, please visit prioritypass.com.

Note: The above privileges are subject to availability, terms and conditions, please check with the service provider for details. All products, services and information are directly sold and supplied to customers by the service provider who is solely responsible for all related obligations and liabilities. Hang Seng and the service provider reserve the right to vary or terminate the above privileges at any time and to amend the terms and conditions from time to time. In case of dispute, the decision of Hang Seng and the service provider shall be final.

Free Travel Insurance

We understand that the well-being of your family is of paramount importance to you. For this reason, we shield your spouse, children and you with comprehensive protection*. Specific coverage we offer you and your loved ones includes: travel accidents, medical assistance, lost and delayed luggage, delayed flights and trip cancellations resulting from unavoidable circumstances.

The many safeguards you will enjoy on your next holiday or business trip include:

- Up to HKD7,800,000 in travel accident insurance
- Up to HKD195,000 in medical expenses assistance
- Up to HKD5,000 lost luggage allowance
- Up to HKD1,500 delayed luggage allowance
- Up to HKD1,500 delayed flight allowance
- Up to HKD20,000 trip cancellation indemnity

* Fares must be paid in full via your Hang Seng Visa Infinite Card

Note: The above is intended only as a general summary for reference. The scope of coverage, exclusions, indemnity limits and compensation are subject to the detailed terms and conditions of the relevant insurance policy. The above services and information are provided by AXA General Insurance Hong Kong Limited ("AXA") and Hang Seng Bank Limited assumes no responsibility for such services and information. Hang Seng Bank Limited is not an insurance agent of AXA and the insurance plan is a product of AXA but not Hang Seng Bank Limited. Customers will be bound by the terms and conditions for the services and the policy terms which will be amended by AXA from time to time. All claims, disputes and complaints should be referred directly to AXA. Customers may need to provide personal data or information to AXA or its service provider (whether within or outside HKSAR) for the purpose of provision of the relevant services to the customers. Any request for access to or correction of personal data of the customers held by AXA shall be addressed to its Company Data Privacy Officer at AXA General Insurance Hong Kong Limited, 5/F, AXA Southside, 38 Wong Chuk Hang Road, Wong Chuk Hang, Hong Kong.

Hang Seng Bank Limited is not the provider of this service and will not be responsible for any related liabilities and obligations.

For policy details, please contact AXA Customer Service Hotline: 2867 8696 (Monday – Friday 9am to 5:30pm, 9:00am to 1:00pm Saturday, except public holidays).

Visa Infinite Card Worldwide Prestigious Privileges

An extensive range of worldwide privileges are available for Visa Infinite Card customers including:

- **Worldwide Spending Privileges**

Enjoy privileges at world-class hotels, airport duty free shops and renowned merchant outlets provided by Visa Infinite Card.

- **Golf Offers**

Visa Infinite Card presents exceptional privileges at the finest golf courses.

- **Unique Travel Experience**

Live in luxury as you revel in a series of unique travel experiences.

- **Access to Leading Private Clubs**

Enjoy privileged access with Visa Infinite Card to a selection of members-only private clubs, as well as social and health clubs.

For details, please visit visainfinite.com.hk/en.

Hang Seng Credit Card Rewards Programme

- Hang Seng Credit Card Cash Dollars

- For every HKD250 retail spending with your card, you can earn \$1 Cash Dollar, which can be used as instant cash at thousands of designated merchant outlets throughout Hong Kong, or to redeem gifts or cash coupons online via hangseng.com/giftparade.
- When spending at designated merchant outlet, simply indicate that you will use Cash Dollars before payment, the shop personnel will make the arrangement for you:

1. Spending amount = Cash Dollars balance:

Cash Dollars will be used to pay for the full price of the merchandise.

2. Spending amount < Cash Dollars balance:

Cash Dollars will be used to pay for the full price of the merchandise, and the remaining Cash Dollars can be reserved for next purchase.

3. Spending amount > Cash Dollars balance:

All Cash Dollars will be debited and the difference will be charged to your Visa Infinite Card.



- Merchant Dollars Rewards

You will earn Merchant Dollars of the specific merchant on top of Cash Dollars for every spending at the Merchant Dollars Designated Merchants (including Footwear shops under Belle Group's brands, Chung Yuen Electrical, DCH Food Mart and DCH Food Mart Deluxe, Joint Publishing and Sa Sa).



Combined Redemption of Cash Dollars and Merchant Dollars

If you are holding both balance of Cash Dollars and Merchant Dollars of the specific Merchant Dollars Designated Merchant in your Visa Infinite Card account, when you spend with your Visa Infinite Card at the specific Merchant Dollars Designated Merchant, both the cumulative Cash Dollars and specific Merchant Dollars will be redeemed as cash concurrently in the same transaction. If you choose to redeem the Cash Dollars and the specific Merchant Dollars upon purchase at the specific Merchant Dollars Designated Merchant, the specific Merchant Dollars will be debited first until all specific Merchant Dollars accumulated in your Visa Infinite Card account have been used up, and the Cash Dollars in the Visa Infinite Card account will be debited until the total amount of the transaction is paid up. If the sum of the cumulative Cash Dollars and the specific Merchant Dollars is not sufficient to settle the bill, the difference will be automatically charged to the Visa Infinite Card account. You cannot select a specific deduction amount of Cash Dollars or Merchant Dollars.

- For details of Cash Dollars and Merchant Dollars Designated Merchants, please visit hangseng.com/cashmerc.
- Cash Dollars and/or Merchant Dollars accumulated from your last Visa Infinite Card annual renewal month to the next annual renewal month will be valid up to 15 months.
- Cash Dollars and/or Merchant Dollars accumulated by Principal Card and Supplementary Card customers will be attributed to the Visa Infinite Card account of the Principal Card, and both the Principal Card and the Supplementary Card customers can redeem the Cash Dollars and/or Merchant Dollars.
- You can enquire your Cash Dollars/Merchant Dollars balance in any of the following ways:

	Cash Dollars	Merchant Dollars
24-hour Hang Seng Visa Infinite Card Customer Service Hotline (852) 2998 8228 (press "5" after selecting language)	✓	
Logon Hang Seng Website via hangseng.com/e-Banking	✓	✓
Visa Infinite Card monthly statement	✓	✓
Visa Infinite Card sales slips issued at designated merchants	✓	✓*

* Balance of Merchant Dollars of specific Merchant Dollars Designated Merchant will only be shown on credit card sales slips issued at the specific Merchant Dollars Designated Merchant.

- Notes:
- If a Supplementary Card customer has his/her own monthly statement, Cash Dollars and/or Merchant Dollars accumulated by the Supplementary Card customer will be attributed to the Supplementary Card account and only the Supplementary Card customer can redeem the Cash Dollars and/or Merchant Dollars.
 - Use of Cash Dollars and/or Merchant Dollars is subject to the Hang Seng Credit Card Membership Rewards Programme and/or the other relevant terms and conditions. For details, please call our 24-hour Hang Seng Credit Card Marketing Enquiry Hotline (852) 2998 6899.
 - Cash Dollars and/or Merchant Dollars are not applicable at designated merchants' counters in department stores, and selected outlets of individual designated merchants. Individual designated merchant requires minimum spending for redemption of Cash Dollars and/or Merchant Dollars. Please check with the respective merchants for details.

Online Shopping Security

One-Time Password Service (OTP)

When customers make online transactions with a Hang Seng Visa Card at a participating 3-Domain Secure™ online merchant, you will receive an OTP via SMS to your mobile phone number already registered with Hang Seng. Once the corresponding OTP is input correctly, the transaction can be authenticated and completed. Please visit hangseng.com/onlinespending for details.

Greater Financial Flexibility

- Up to 56 Days' Interest-free Repayment Period

You may choose to make partial or full payment, or choose to pay the Minimum Payment Amount as printed on monthly statement.

- 24-hour Worldwide Cash Availability

- You can get 24-hour cash advance⁽¹⁾⁽²⁾ at HSBC Group or Visa/PLUS ATM network worldwide.
- You can also obtain cash advance at banks/financial institutions participating in the Visa Card Services Programme around the world.

- ATM Services

You can use your Visa Infinite Card to access up to 2 Hang Seng Bank Hong Kong Dollar accounts at HSBC Group ATMs in Hong Kong SAR and worldwide. Services include cash withdrawal⁽²⁾, transfer⁽³⁾, account balance enquiries, and more.

(1) For cash advance, a handling fee will be charged every time you use the service. For details of charges, please visit Key Facts Statement of "Credit Card" section at <https://www.hangseng.com/en-hk/personal/key-facts-statement/> for Credit Card Key Facts Statement.

(2) The overseas ATM daily cash withdrawal limit (including cash advance) of all credit cards will be pre-set to HKDO. If you wish to use overseas ATM withdrawal service (including cash advance), you are required to activate the overseas ATM cash withdrawal function in advance via designated activation channels, the activation period can be as long as 1 year. The overseas ATM daily withdrawal limit will be either 50% or 100% of the ATM daily cash withdrawal limit, please visit hangseng.com/overseas_atm for details.

(3) The overseas ATM third-party transfer service will no longer be available starting from 1 March 2013. The transfer function between accounts linked to the same card is still maintained.

- **Free Hang Seng Personal e-Banking, e-Statement Services and Hang Seng e-Contact**

You can now register for Hang Seng Personal e-Banking online at hangseng.com/e-Banking for free:

- Opt for e-Statement Service to enjoy free access to Visa Infinite Card monthly statements online.
- Online enquiry on Visa Infinite Card transaction details, monthly statement balance, Cash Dollars balance and Hang Seng Credit Card special promotion and offers.
- Check the account balance, fund transfer record of Hang Seng Bank accounts, arrange bill payments, enrol for insurance and obtain real time local stock quotes online.

What's more, register your email address via online form available at hangseng.com/edm to receive first-hand email updates on Hang Seng Credit Card offers and other promotion information. It's convenient and environmentally friendly.



- **Credit Card Online Bill Payment Service**

You can enjoy Credit Card Online Bill Payment Service via Hang Seng Personal e-Banking:

- To settle bills of a host of merchants including public utilities and taxes, etc.
- To schedule your payment date up to 13 days in advance
- To enjoy an interest-free repayment period of up to 56 days
- The amount paid will earn Cash Dollars (applicable to selected bill types only. Please visit Credit Card Online Bill Payment Service at hangseng.com/billpay for details).

Octopus Automatic Add-Value Service

- Principal Card customers are eligible to apply for the Octopus Automatic Add-Value Service.
- Designated value will be added automatically to your Octopus Card if the remaining value is not sufficient to settle the payment needed. The value will in turn be charged automatically against your Visa Infinite Card account.
- Cash Dollars will be earned for every automatic reloading.
- You may at the same time apply for Octopus Automatic Add-Value Service for up to 3 Octopus belonging to you and up to 3 family members who are aged 12 or above.

You can apply of Octopus Automatic Add Value Section with any Octopus currently hold through the following channels:

- Apply online via Hang Seng Personal e-Banking
- Phone Application through 24-hour Hang Seng Credit Card Marketing Enquiry Hotline 2998 6899.
- Download Application Form at hangseng.com/aavs

3. Convenient Payment Methods

You can settle your Visa Infinite Card payments in any of the following ways to save time and enjoy maximum convenience:

- **24-hour Hang Seng Visa Infinite Card Customer Service Hotline (852) 2998 8228**
- ATMs
- Quick Cash Deposit Machines
- Payment by Phone Service (PPS)*
- Autopay
- Hang Seng Bank Branches
- By Cheque
- Hang Seng Personal/Commercial e-Banking
- Faster Payment System (FPS)
- Cheque Drop-in Box

Please refer to the overleaf of the Visa Infinite Card monthly statement for details.

* PPS should be registered again for replacement of lost card.

4. Questions & Answers

- Q: What are my liabilities for the loss or unauthorised disclosure of my Visa Infinite Card and/or my PIN?
- A: If your Visa Infinite Card and/or your PIN is lost or stolen or misused, you are liable to Hang Seng for all unauthorised Visa Infinite Card transactions and Banking transactions up to HKD500 before Hang Seng is actually notified of such event. This limit is not applicable to loss directly related to unauthorised cash advances. Subject to applicable laws and regulations, you shall be liable for all unauthorised cash advances effected with the use of the Visa Infinite Card and/or any PIN before Hang Seng actually receives the loss, theft or misuse report. Further, you are liable for all unauthorised transactions if you have acted fraudulently or with gross negligence or have failed to inform Hang Seng as soon as reasonably practicable upon notice or suspicion of any loss, theft or unauthorised disclosure of your Visa Infinite Card and/or PIN or failed to follow the safeguards set out above.
- Q: How do I suspend PIN services?
- A: You may suspend the services by giving written instructions to Hang Seng. If the PIN is disclosed or suspected to have been disclosed to any other person, you can either change the PIN immediately at any ATMs of Hang Seng or HSBC Group or report the incident directly to Hang Seng to stop the use of the Visa Infinite Card.
- Q: How do I report the loss of the Visa Infinite Card or PIN?
- A: You must as soon as reasonably practicable report it to Hang Seng through the **24-Hour Hang Seng Visa Infinite Card Customer Service Hotline on (852) 2998 8228** (press "4" and "2" after selecting language). Please do not report the loss or theft by fax. Hang Seng will act on the telephone notification provided that your identity can be established.
- Q: What should I do if I discover any errors on my monthly statement?
- A: Any errors like unauthorised use of the Visa Infinite Card or dispute regarding statement discrepancies can be reported in writing and sent via e-mail: card@hangseng.com or mailed to "Hang Seng Bank Limited, P.O. Box 74147, Kowloon Central Post Office, Kowloon, Hong Kong" within 60 days of the statement date. You may also notify Hang Seng by calling the **24-Hour Hang Seng Visa Infinite Card Customer Service Hotline on (852) 2998 8228** (press "8" after selecting language). Hang Seng reserves the right to regard the statement as conclusive should the customer fail to contact Hang Seng within the specified period. The above error / dispute resolution procedures are also applicable to complaints against merchant outlets arising from the use of the Visa Infinite Card or the reporting of unauthorised transactions.
- Q: What is the method of applying exchange rates and/or levies to transactions in foreign currencies or cross-border transactions?
- A: Foreign currency transactions will be converted into Hong Kong Dollars at a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable conversion date or the government-mandated rate in effect for the applicable conversion date, in each instance plus an additional percentage levied by Hang Seng (inclusive of the reimbursement charge levied by Visa on Hang Seng).
- Q: What are the procedures for cancelling my Visa Infinite Card? And my Supplementary Card?
- A: The Principal Card customer may cancel or terminate the Principal Card by giving written notice to Hang Seng and returning the Principal Card and any Supplementary Card at the same time, such cancellation or termination to be effective upon Hang Seng actually receiving such notice and Visa Infinite Card. The Principal Card customer or the Supplementary Card customer may cancel or terminate the relevant Supplementary Card according to the aforesaid procedure. If the Supplementary Card is not returned, Hang Seng will, if requested to do so by the Principal Card customer, take prompt action to prevent further use of the Supplementary Card.
- The Principal Card customer shall be liable for all payments arising from the use of the Principal Card and any Supplementary Card and each Supplementary Card customer shall be liable for all payments arising from his/her use of the Supplementary Card until the relevant Visa Infinite Card has been returned to Hang Seng or until Hang Seng is able to implement the procedures applicable to the lost Visa Infinite Card.
- Q: What should I do if I lost or cancelled Visa Infinite Card registered with PPS?
- A: If you register Payment by Phone Service ("PPS") with a Visa Infinite Card, the service will be cancelled automatically upon report of card loss or cancellation. In case of card loss, please register again upon receipt of the new card to continue enjoying PPS.
- Q: What should I do if I want to cancel the recurring payment instruction(s)?
- A: If you want to cancel the recurring payment instruction(s), such as, Octopus Automatic Add-Value Service or mobile phone monthly service fee, you may contact the relevant merchant(s) to take necessary action accordingly.

5. Visa Infinite Card Global Customer Service Toll-free Contacts

Country/Territory	Telephone Number	Country/Territory	Telephone Number
Australia	1800 233 688	Italy	800 781 767
Austria	0800 293 083	Japan	00531 44 0023
Belgium	0800 784 64	Macau	0800 706
Brunei	Access code 800 - 1111 then 866 765 9643	Malaysia	1800 803 006
Canada	1 866 639 1910	Netherlands	0800 023 2963
China - Southern	1 0800 440 0083	New Zealand	0508 600 100
China - Northern	1 0800 744 0083	Philippines	1800 1441 0014
Denmark	808 834 13	Portugal	800 844 035
France	0800 908 852	Singapore	1800 823 2049
Germany	0800 1822 809	South Korea	080 484 0880
Greece	00800 4412 1091	Spain	900 948 965
Hong Kong	2998 8228	Sweden	020 790 941
Hungary	0680 014 351	Switzerland	0800 835270
India	Access code 000 - 117 then 866 765 9643	Taiwan	00801 444 189
Indonesia	001 803 441 568	Thailand	001 800 441 1248
		UK	0800 169 5187
		USA	1866 765 9643

China - Southern:

Anhui, Chongqing, Fujian, Guangdong, Guangxi, Guizhou, Hainan, Hunan, Jiangsu, Jiangxi, Shanghai, Sichuan, Xizang, Yunnan and Zhejiang.

China - Northern:

Beijing, Gansu, Hebei, Heilongjiang, Henan, Hubei, Inner Mongolia, Jilin, Liaoning, Ningxia, Qinghai, Shandong, Shanxi, Shaanxi, Tianjin and Xinjiang.

If you are located in a Country/Territory that is not listed above, please make a collect call through an international call operator at (612) 9221 0422 for assistance.

6. Contact Us

**24-hour Hang Seng Visa Infinite Card
Customer Service Hotline: (852) 2998 8228**

The English version of this Benefits Directory shall prevail whenever there is a discrepancy between the English and the Chinese versions.